

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Important Information Regarding Your Property Protection

Dear [Client Name],

We appreciate the trust you place in [Agency Name] to protect your assets. As we review your current insurance portfolio, we noticed that your policy does not currently include coverage for earthquake damage.

Many homeowners are surprised to learn that standard homeowners insurance policies typically exclude damage caused by earth movement. Without a specific earthquake endorsement or standalone policy, you may be responsible for the full cost of repairs or rebuilding should a seismic event occur.

Earthquake insurance can provide coverage for:

- Damage to your dwelling and structures.
- Replacement of personal belongings.
- Additional living expenses if your home becomes uninhabitable.
- Debris removal and emergency repairs.

We would like to help you understand your risks and provide you with a no-obligation quote to add this vital protection to your account. Please contact our office at [Phone Number] or reply to this email to schedule a brief coverage review.

We look forward to helping you ensure your home is fully protected.

Best regards,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]